

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 06/30/2022
Currency: EUR

Constitution date
07/18/2013

VAT Reg. no.
V86786191

Management Company
Europea de Titulización, S.G.F.T

Originator
Caja Rural de Albacete, Ciudad Real y
Cuenca
Caja Rural de Asturias
Caja Rural de Granada

Servicer
Caja Rural de Albacete, Ciudad Real y
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Caja Rural de Asturias
Caja Rural de Granada

Lead Manager and Subscriber
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Assets Custodian
Banco Cooperativo Español

Start-up Loan
Entidades Cedentes

Subordinated Loan
Entidades Cedentes

Fund Auditor
KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0323977001	07/18/2013 4,761	37,911.20 180,495,223.20 37.91%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.0000% 08/16/2022 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2022 "Pass-Through"	AAA (sf) A+sf	A A
Series B ES0323977019	07/18/2013 529	100,000.00 52,900,000.00 100.00%	100,000.00 52,900,000.00	Floating 3-M Euribor+0.500% 16.Feb/May/Aug/Nov	0.0940% 08/16/2022 23.761111 Gross 19.246500 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2022 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		233,395,223.20	529,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date												
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78	
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00	
Series A	With optional redemption *	Average life	Years	4.88	4.55	4.25	3.98	3.74	3.53	3.33	3.15	
			Date	04/02/2027	12/01/2026	08/14/2026	05/08/2026	02/10/2026	11/23/2025	09/12/2025	07/10/2025	
		Final Maturity	Years	11.26	10.51	10.01	9.51	9.01	8.51	8.01	7.76	
		Date	08/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030		
	Without optional redemption *	Average life	Years	4.88	4.55	4.25	3.98	3.74	3.53	3.33	3.15	
			Date	04/02/2027	12/01/2026	08/14/2026	05/08/2026	02/10/2026	11/23/2025	09/12/2025	07/10/2025	
Final Maturity		Years	11.26	10.51	10.01	9.51	9.01	8.51	8.01	7.76		
	Date	08/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030			
Series B	With optional redemption *	Average life	Years	11.26	10.76	10.01	9.51	9.01	8.51	8.01	7.76	
			Date	08/16/2033	02/15/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030	
		Final Maturity	Years	11.26	10.76	10.01	9.51	9.01	8.51	8.01	7.76	
		Date	08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030		
	Without optional redemption *	Average life	Years	15.52	14.89	14.28	13.69	13.13	12.59	12.08	11.59	
			Date	11/19/2037	04/01/2037	08/20/2036	01/19/2036	06/28/2035	12/14/2034	06/11/2034	12/16/2033	
Final Maturity		Years	29.27	29.27	29.27	29.27	29.27	29.27	29.27	29.27		
	Date	08/16/2051	08/16/2051	08/16/2051	08/16/2051	08/16/2051	08/16/2051	08/16/2051	08/16/2051			

Optional Clean up call when the amount of the Outstanding Balance of the securitised assets is less than 10 per 100 of the initial Outstanding Balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%.

Credit enhancement and financial operations

Credit enhancement (CE)						
		Current		At issue date		
		% CE	% CE	% CE	% CE	
Series A	77.33%	180,495,223.20	33.90%	90.00%	476,100,000.00	15.00%
Series B	22.67%	52,900,000.00	11.23%	10.00%	52,900,000.00	5.00%
Issue of Bonds		233,395,223.20			529,000,000.00	
Principal Reserve Fund	11.23%	26,214,987.04		5.00%	26,450,000.00	
Secondary Reserve Fund	0.32%	758,079.94		0.38%	2,000,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
Treasury Account		35,174,108.92	0.000%	
Servicer ppal collect not yet credited		332,491.40		
Servicer ints collect not yet credited		15,017.99		
Liabilities		Available	Balance	Interest
Subordinated Loan L/T			27,125,649.52	0.594%
Subordinated Loan S/T			82,430.42	
Start-up Loan L/T			0.00	
Start-up Loan S/T			0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	Count
Principal		4,197	5,539
Principal outstanding		229,593,626.22	529,135,691.64
Average loan		54,704.22	95,529.10
Minimum		82.90	26,259.37
Maximum		281,799.39	410,676.22
Interest rate			
Weighted average (wac)		0.59%	2.81%
Minimum		0.00%	0.73%
Maximum		4.25%	6.50%
Final maturity			
Weighted average (WARM) (months)		190	277
Minimum		07/01/2022	03/17/2015
Maximum		10/03/2051	10/05/2051
Index (principal outstanding distribution)			
6-month EURIBOR/MIBOR		0.05%	0.12%
1-year EURIBOR/MIBOR		16.06%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.37%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.52%	0.50%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		2.34	6.90
10.01 - 20%		9.18	15.74
20.01 - 30%		16.82	25.37
30.01 - 40%		23.58	35.23
40.01 - 50%		26.88	45.15
50.01 - 60%		19.43	54.19
60.01 - 70%		1.76	62.64
70.01 - 80%			21.25
80.01 - 90%			0.69
90.01 - 100%			0.07
Weighted average (WALTV)		37.95	56.75
Minimum		0.05	7.17
Maximum		69.44	95.18

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.37%	0.33%	0.35%	0.29%
Annual Percentage Rate (CPR)	5.34%	4.32%	3.89%	4.13%	3.48%

Geographic distribution		
	Current	At constitution date
Andalucia	34.45%	33.03%
Asturias	28.09%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.70%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.05%	0.06%
Galicia	0.23%	0.25%
Madrid	1.99%	1.95%
Murcia	1.68%	1.73%
Navarra		0.02%
Valencia	0.66%	0.83%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	80	23,560.74	1,204.61	0.00	24,765.35	10.54	5,300,971.67	5,325,737.02	69.50	34.48
from > 1 to = 2 months	8	6,019.42	445.53	0.00	6,464.95	2.75	503,686.22	510,151.17	6.66	36.93
from > 2 to = 3 months	4	3,439.76	196.97	0.00	3,636.73	1.55	172,261.18	175,897.91	2.30	38.57
from > 3 to = 6 months	5	9,988.08	962.25	0.00	10,950.33	4.66	284,064.43	295,014.76	3.85	38.17
from > 6 to < 12 months	3	7,938.36	1,002.70	0.00	8,941.06	3.80	127,021.46	135,962.52	1.77	31.79
from = 12 to < 18 months	1	9,072.39	785.48	0.00	9,857.87	4.19	65,815.48	75,673.35	0.99	35.83
from = 18 to < 24 months	8	73,244.04	13,426.04	0.00	86,670.08	36.88	835,519.38	922,189.46	12.03	47.68
from ≥ 2 years	6	70,552.36	13,163.12	0.00	83,715.48	35.62	138,221.85	221,937.33	2.90	26.93
Subtotal	115	203,815.15	31,186.70	0.00	235,001.85	100.00	7,427,561.67	7,662,563.52	100.00	35.72
Total	115	203,815.15	31,186.70	0.00	235,001.85		7,427,561.67	7,662,563.52		

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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